

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 David McFarland
 Debtor

Case No. 18-12185-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db
 14083364 +David McFarland, 318 State Street, East Greenville, PA 18041-1726
 14086263 +Aqua Finance Inc, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800
 14086274 +Arcadia Recovery Bureau, Inc., PO Box 6768, Reading, PA 19610-0768
 14086275 East Greenville, c/o Berkheimer, HAB-DLT, PO Box 25153, Lehigh Valley, PA 18002-5153
 14086277 Financial Recoveries, PO box 1388, Mount Laurel, NJ 08054-7388
 14083373 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
 14086282 +Grandview Hospital/Health System, 700 Lawn Ave, Sellersville, PA 18960-1587
 14086280 Grandview Hospital/Health System, PO Box 902, Sellersville, PA 18960-0902
 14086287 Hayt, Hayt & Landau, LLC, 123 S. Broad Street, Suite 660, Philadelphia, PA 19109-1003
 14086282 +MRS BPO LLC (Chase Bank), 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 14086283 Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
 14086288 Midland Credit Management, Inc., PO Box 2001, Warren, MI 48090-2001
 14086289 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 14086291 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 14083379 Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518
 14086293 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
 14083380 #Progressive Financial Services, Inc., PO Box 22083, Tempe, AZ 85285-2083
 14096702 Progressive Physician Associates, PO Box 678398, Dallas, TX 75267-8398
 14086296 +Quicken Loans Inc., c/o Kevin G. McDonald, Esquire, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14083382 +Ratchford Law Group, PC, 409 Lackawanna Ave., Suite 320, Scranton, PA 18503-2059
 14083383 +St. Luke's Quakertown Hospital, 801 Ostrum St., Bethlehem, PA 18015-1065
 14086300 St. Lukes Physicians Group, PO Box 25837, Salt Lake City, UT 84125-0837
 14083386 Sunrise Credit Services, Inc., PO box 9100, Farmingdale, NY 11735-9100
 Upper Bucks Reg EMS, Inc., PO Box 726, New Cumberland, PA 17070-0726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 EDI: BTPDERSHAW.COM Jul 07 2018 05:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg
 E-mail/Text: megan.harper@phila.gov Jul 07 2018 01:32:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 07 2018 01:32:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 07 2018 01:32:43 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14086264 +EDI: ARSN.COM Jul 07 2018 05:28:00 ARS National Services Inc., PO Box 469046,
 Escondido, CA 92046-9046
 14083365 EDI: BANKAMER.COM Jul 07 2018 05:28:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 14086266 E-mail/Text: cms-bk@cms-collect.com Jul 07 2018 01:32:07 Capital Management Services, Inc.,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14083366 +EDI: CAPITALONE.COM Jul 07 2018 05:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14083368 +EDI: CHASE.COM Jul 07 2018 05:28:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14083370 +EDI: CITICORP.COM Jul 07 2018 05:28:00 CitiBank Bankruptcy Dept, PO Box 6500,
 Sioux Falls, SD 57117-6500
 14083372 EDI: WFNNB.COM Jul 07 2018 05:28:00 Comenity Bank/Bon Ton, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 14086276 +EDI: FSAE.COM Jul 07 2018 05:28:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14083375 +EDI: CBSKOHL.COM Jul 07 2018 05:28:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14086286 EDI: MID8.COM Jul 07 2018 05:28:00 Midland Funding, PO Box 13386,
 Roanoke, VA 24033-3386
 14083376 +EDI: MID8.COM Jul 07 2018 05:28:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 14083679 +EDI: PRA.COM Jul 07 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14086290 +E-mail/Text: paparalegals@pandf.us Jul 07 2018 01:33:10 Patenaude & Felix, APC,
 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584
 14083381 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 07 2018 01:32:41 Quickenloans,
 Attn: Bankruptcy Department, 635 Woodward Ave., Detroit, MI 48226-3408
 14086297 E-mail/Text: compliance@sentrycredit.com Jul 07 2018 01:33:08 Sentry Credit, Inc.,
 PO Box 12070, Everett, WA 98206-2070
 14086615 +EDI: RMSC.COM Jul 07 2018 05:28:00 Synchrony Bank, c/o PRA Receivables Mgmt LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14083384 EDI: RMSC.COM Jul 07 2018 05:28:00 Synchrony Bank, P.O. Box 105972,
 Atlanta, GA 30348-5972
 14086302 +EDI: RMSC.COM Jul 07 2018 05:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14083385 EDI: TDBANKNORTH.COM Jul 07 2018 05:28:00 TD Bank, PO Box 8400, Lewiston, ME 04240-8400

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14086303 EDI: WTRRN BANK.COM Jul 07 2018 05:28:00 Target Card Services, P.O. BOX 660170,
Dallas, TX 75266-0170
14083387 +EDI: WFFC.COM Jul 07 2018 05:28:00 Wells Fargo Auto Finance, Attn: Bankruptcy,
Po Box 29704, Phoenix, AZ 85038-9704
14083389 +EDI: WFFC.COM Jul 07 2018 05:28:00 Wells Fargo Bank, 435 Ford Road, Suite 300,
Saint Louis Park, MN 55426-4938
14083390 +EDI: WFFC.COM Jul 07 2018 05:28:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438
14113263 +E-mail/Text: inchargehq@westcreekfin.com Jul 07 2018 01:33:13 West Creek Financial,
4951 Lake Brook Dr., Ste. 350, Glen Allen, VA 23060-9274

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14086262* +Aqua Finance Inc, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800
14086265* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
14083367* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14086267* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14086268* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14083369* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14086269* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14086270* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14083371* +CitiBank Bankruptcy Dept, PO Box 6500, Sioux Falls, SD 57117-6500
14086271* +CitiBank Bankruptcy Dept, PO Box 6500, Sioux Falls, SD 57117-6500
14086272* +CitiBank Bankruptcy Dept, PO Box 6500, Sioux Falls, SD 57117-6500
14086273* Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14086278* +Grandview Hospital/Health System, 700 Lawn Ave, Sellersville, PA 18960-1587
14086279* Grandview Hospital/Health System, PO Box 902, Sellersville, PA 18960-0902
14086281* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14083377* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14083378* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14086284* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14086285* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14086292* +Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
14086294* Progressive Physician Associates, PO Box 678398, Dallas, TX 75267-8398
14086295* +Quickenloans, Attn: Bankruptcy Department, 635 Woodward Ave., Detroit, MI 48226-3408
14086298* +St. Luke's Quakertown Hospital, 801 Ostrum St., Bethlehem, PA 18015-1065
14086299* St. Lukes Physicians Group, PO Box 25837, Salt Lake City, UT 84125-0837
14086301* Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
14086304* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, PO Box 8400, Lewiston, ME 04240-8400)
14086616* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, PO Box 8400, Lewiston, ME 04240-8400)
14087548* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, PO Box 8400, Lewiston, ME 04240-8400)
14086305* Upper Bucks Reg EMS, Inc., PO Box 726, New Cumberland, PA 17070-0726
14083388* +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
14086306* +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
14086307* +Wells Fargo Bank, 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4938
14086308* +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

TOTALS: 0, * 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
MARK M. MEDVESKY on behalf of Debtor David McFarland mark@medveskylaw.com,
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>David McFarland</u>	Social Security number or ITIN	xxx-xx-2136
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12185-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David McFarland
aka David Paul Scott McFarland, aka David P.
McFarland, aka Dave McFarland

7/5/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.